

Information to identify the case:

Debtor 1	<u>Frederick A. Ingram Sr.</u>	Social Security number or ITIN	xxx-xx-0145
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Gwen Ingram</u>	Social Security number or ITIN	xxx-xx-4120
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 15-26673-ABA			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Frederick A. Ingram Sr.
aka Frederick A Ingram

Gwen Ingram

10/5/20

By the court: Andrew B. Altenburg Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Frederick A. Ingram, Sr.
Gwen Ingram
Debtor(s)

Case No. 15-26673-ABA
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin

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Date Rcvd: Oct 05, 2020

Form ID: 3180W

Total Noticed: 26

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 07, 2020:

Recip ID	Recipient Name and Address
db/jdb	+ Frederick A. Ingram, Sr., Gwen Ingram, 57 Wilson Avenue, Bellmawr, NJ 08031-1259
515720614	+ Capital One Bank, Attn: Portfolio Recovery LLC, 140 Corporate Blvd, Norfolk, Virginia 23502-4952
518142907	+ Nationstar Mortgage LLC d/b/a Mr. Cooper, Attn: Bankruptcy Department, PO BOX 619096, Dallas, TX 75261-9096
518142908	+ Nationstar Mortgage LLC d/b/a Mr. Cooper, Attn: Bankruptcy Department, PO BOX 619096, Dallas, TX 75261, Nationstar Mortgage LLC d/b/a Mr. Cooper 75261-909 Attn: Bankruptcy Department
518037332	+ Nationstar Mortgage LLC d/b/a Mr. Cooper, Shapiro and DeNardo, LLC, 14000 Commerce Parkway, Suite B, Mount Laurel, NJ 08054-2242
515720621	+ Pacific Union Financia, 1603 Lbj Fwy Ste 500, Farmers Branch, TX 75234-6071

TOTAL: 6

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Oct 05 2020 21:43:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreregion03.ne.ecf@usdoj.gov	Oct 05 2020 21:43:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
515720610	EDI: ARSN.COM	Oct 06 2020 01:33:00	ARS National Services, Inc., PO Box 469100, Escondido, CA 92046-9100
515720611	EDI: BANKAMER.COM	Oct 06 2020 01:33:00	Bank Of America, Po Box 982235, El Paso, TX 79998
515720613	EDI: CAPITALONE.COM	Oct 06 2020 01:33:00	Capital One, 15000 Capital One Dr, Richmond, VA 23238
515720612	+ EDI: CAPITALONE.COM	Oct 06 2020 01:33:00	Cap1/bstby, P.O. Box 30253, Salt Lake City, Utah 84130-0253
515758390	EDI: CAPITALONE.COM	Oct 06 2020 01:33:00	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
515848856	+ EDI: CRFRSTNA.COM	Oct 06 2020 01:33:00	Credit First/CFNA, Po Box 818011, Cleveland, OH 44181-8011
515720615	+ EDI: CRFRSTNA.COM	Oct 06 2020 01:33:00	Credit First/CFNA, 6275 Eastland Rd, Brookpark, OH 44142-1399
515720616	+ Email/PDF: creditonebknofications@resurgent.com	Oct 05 2020 22:18:22	Credit One Bank, Po Box 98875, Las Vegas, NV 89193-8875
515720617	+ EDI: FSAE.COM	Oct 06 2020 01:33:00	Firstsource, LLC, 205 Bryant Woods, South, Amhurst, NY 14228-3609
515720618	+ EDI: RMSC.COM	Oct 06 2020 01:33:00	GEGRB/Lowes, 4125 Windward Plaza,

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515822479	+ EDI: MID8.COM	Oct 06 2020 01:33:00	Alpharetta, GA 30005-8738 Midland Credit Management, Inc. as agent for, MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011
515720619	+ EDI: MID8.COM	Oct 06 2020 01:33:00	Midland Funding/MCM Inc, 2365 Northside Drive, Ste 300, San Diego, California 92108-2709
515720620	+ EDI: NFCU.COM	Oct 06 2020 01:33:00	Navy Federal Cr Union, Po Box 3700, Merrifield, VA 22119-3700
515810402	+ EDI: NFCU.COM	Oct 06 2020 01:33:00	Navy Federal Credit Union, P.O. Box 3000, Merrifield, Virginia 22119-3000
515845060	EDI: PRA.COM	Oct 06 2020 01:33:00	Portfolio Recovery Associates, LLC, c/o Best Buy, POB 41067, Norfolk VA 23541
515720622	EDI: TDBANKNORTH.COM	Oct 06 2020 01:33:00	Td Banknorth, 70 Gray Rd, Portland, ME 04105
515841717	EDI: WFFC.COM	Oct 06 2020 01:33:00	Wells Fargo Bank NA, PO Box 10438, Des Moines IA 50306-0438
515720623	EDI: WFFC.COM	Oct 06 2020 01:33:00	Wells Fargo Visa, CscI Dispute Team, Des Moines, Iowa 50306

TOTAL: 20

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
518037404	*+	Nationstar Mortgage LLC d/b/a Mr. Cooper, Shapiro and DeNardo, LLC, 14000 Commerce Parkway, Suite B, Mount Laurel, NJ 08054-2242
515921386	##	Pacific Union Financial, LLC, 8900 Freeport Parkway, Suite 150, Irving TX, 75063-2415
jdb	*+	Gwen Ingram, 57 Wilson Avenue, Bellmawr, NJ 08031-1259

TOTAL: 0 Undeliverable, 2 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 07, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 5, 2020 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor Pacific Union Financial LLC dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Elizabeth L. Wassall	on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper ewassall@logs.com njbankruptcyntifications@logs.com
Isabel C. Balboa	

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ecfmail@standingtrustee.com summarymail@standingtrustee.com

Isabel C. Balboa

on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com

Jeffrey Rappaport

on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper jrappaport@logs.com njbankruptcynotifications@logs.com

Joshua I. Goldman

on behalf of Creditor Pacific Union Financial LLC josh.goldman@padgettlawgroup.com, bkgroup@kmlawgroup.com

Krystin Miranda Kane

on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper kralex@logs.com

Ned Mazer

on behalf of Joint Debtor Gwen Ingram nmazer9393@comcast.net

Ned Mazer

on behalf of Debtor Frederick A. Ingram Sr. nmazer9393@comcast.net

Rebecca Ann Solarz

on behalf of Creditor Pacific Union Financial LLC rsolarz@kmlawgroup.com

United States Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 11